

**Information to identify the case:**

Debtor 1 **Cheryl Darlene Stockwell**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing) **First Name Middle Name Last Name**

Social Security number or ITIN **xxx-xx-5394**  
EIN **---**  
Social Security number or ITIN **---**  
EIN **---**

United States Bankruptcy Court **District of Utah**  
Case number: **22-22661 KRA**

Date case filed for chapter 13: **7/13/22**

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**10/20**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Cheryl Darlene Stockwell	
<b>2. All other names used in the last 8 years</b>	aka Cheryl Janguha	
<b>3. Address</b>	121 S 600 E #1 Salt Lake City, UT 84102	
<b>4. Debtor's attorney</b> Name and address	Theron D. Morrison 290 25th Street, Ste 102 Ogden, UT 84401	Contact phone (801) 392-9324  Email: <a href="mailto:topofutahlaw@gmail.com">topofutahlaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins Jr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884  Email: <a href="mailto:utahtrusteeemail@ch13ut.org">utahtrusteeemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

Debtor Cheryl Darlene Stockwell

Case number 22-22661

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Meeting to be held on:  
**Aug. 19, 2022 at 10:00 AM**

Location:  
**405 South Main Street, Suite 250, Salt Lake City, UT 84111**  
**(See Attached Notice for Instructions)**

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:****Filing deadline: 10/18/22****You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):****Filing deadline: 9/21/22****Deadline for governmental units to file a proof of claim:****Filing deadline: 1/9/23****Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

**9. Filing of plan and confirmation hearing on docket**

The debtor has filed a plan.

The hearing on confirmation will be held on: **9/27/22 at 02:00 PM**

Location: Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: **6001201#, KRA Teleconference Line**

**Objections to Confirmation**

Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

## NOTICE – PLEASE READ

In an effort to contain the spread of COVID-19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at [www.ch13ut.org](http://www.ch13ut.org).

### To Debtors

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at [www.ch13ut.org](http://www.ch13ut.org). The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteemail@ch13ut.org](mailto:utahtrusteemail@ch13ut.org).

### To Creditors

If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteemail@ch13ut.org](mailto:utahtrusteemail@ch13ut.org).

District of Utah

In re:  
Cheryl Darlene Stockwell  
Debtor

Case No. 22-22661-KRA  
Chapter 13

District/off: 1088-2  
Date Rcvd: Jul 20, 2022

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:**

Recip ID	Recipient Name and Address
db	+ Cheryl Darlene Stockwell, 121 S 600 E #1, Salt Lake City, UT 84102-1941
12059337	+ Credit Shop, 3091 Govenors Lake Drive, Suite 500, Norcross, GA 30071-1135
12059338	+ Desert Rock Capital, 981 E. 3300 S., Salt Lake City, UT 84106-2167
12059339	Discount Title Loans, 7225 S 200 W, Midvale, UT 84047
12059340	++ GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 address filed with court:, Green Tree, PO Box 94710, Palatine, IL 60094
12059341	+ Indigo Credit, PO Box 84064, Columbus, GA 31908-4064
12059348	+ Neonatology Assoc, 3702 S State Street, Salt Lake City, UT 84115-5078
12059350	+ Plain Green Loans, Box 42560, Philadelphia, PA 19101-2560
12059351	+ Quest Diagnostic, P.O.Box 9000, South Windsor, CT 06074-9000
12059354	+ Seedfi, 268 Bush Street, San Francisco, CA 94104-3503
12059355	+ U First Credit Union, P.O. Box 58025, Salt Lake City, UT 84158-0025

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: topofutahlaw@gmail.com	Jul 20 2022 23:19:00	Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401
tr	+ Email/Text: bnc@ch13ut.org	Jul 20 2022 23:20:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12059334	+ Email/Text: bknotices@acsrecovery.com	Jul 20 2022 23:19:00	Associated Credit Services, Inc., PO Box 1201, Tewksbury, MA 01876-0901
12059335	+ Email/Text: bankruptcy@cashcentral.com	Jul 20 2022 23:20:00	Cash Central, 84 E. 2400 N., Logan, UT 84341-2902
12059336	EDI: CBS7AVE	Jul 21 2022 03:18:00	Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
12059343	EDI: IRS.COM	Jul 21 2022 03:18:00	IRS, 50 S 200 E, Mail Stop 5021, Salt Lake City, UT 84111
12059342	Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com	Jul 20 2022 23:19:00	Intermountain Healthcare, PO Box 30191, Salt Lake City, UT 84130-0191
12059344	Email/Text: Bankruptcy@joracredit.com	Jul 20 2022 23:19:30	Jora Credit, P.O. Box 8407, Philadelphia, PA 19101
12059345	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 23:30:47	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
12060365	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 23:30:45	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12059346	+ EDI: CBSMASON	Jul 21 2022 03:18:00	Masseys, 128 W. River Street, Chippewa Falls, WI 54729-2356

District/off: 1088-2

User: admin

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Date Recd: Jul 20, 2022

Form ID: 309I

Total Noticed: 28

12059347	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 20 2022 23:19:00	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
12059349	+ EDI: AGFINANCE.COM	Jul 21 2022 03:18:00	One Main Financial, P.O. Box 740594, Cincinnati, OH 45274-0594
12059352	+ Email/Text: ngisupport@radiusgs.com	Jul 20 2022 23:19:00	Radius Global Solutions, 7831 Glen Roy Rd, Minneapolis, MN 55439-3132
12059353	+ EDI: PHINELEVATE	Jul 21 2022 03:18:00	Rise Credit, P.O. Box 101808, Fort Worth, TX 76185-1808
12059357	+ EDI: UTAHTAXCOMM.COM	Jul 21 2022 03:18:00	USTC, Bankruptcy Dept., 210 North 1950 West, Salt Lake City, UT 84134-9000
12059356	+ EDI: LCIUPSTART	Jul 21 2022 03:18:00	Upstart, Box 1503, San Carlos, CA 94070-7503

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
Theron D. Morrison	on behalf of Debtor Cheryl Darlene Stockwell topofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3